

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 19-11167-MBK  
Chapter: 13  
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Susan Callari  
86 Heights Terrace  
Middletown, NJ 07748

Social Security No.:

xxx-xx-4687

Employer's Tax I.D. No.:

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**NOTICE OF ORDER CONFIRMING CHAPTER 13 PLAN**

NOTICE IS HEREBY GIVEN that an Order Confirming the Chapter 13 plan was entered on August 10, 2023.

Dated: August 10, 2023

JAN: wiq

Jeanne Naughton  
Clerk

In re:  
Susan Callari  
Debtor

Case No. 19-11167-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

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Date Rcvd: Aug 10, 2023

Form ID: plncf13

Total Noticed: 43

The following symbols are used throughout this certificate:

**Symbol**

**Definition**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 12, 2023:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	+ Susan Callari, 86 Heights Terrace, Middletown, NJ 07748-3423
sp	+ MICHAEL GUTMAN, 31 WEST MAIN STREET, FREEHOLD, NJ 07728-2463
r	+ RE/MAX CENTRAL REALTY, 520 Highway 9 North, Manalapan, NJ 07726-8264
517976858	+ US Dept of Education/GLELSI, Fedloan Servicing, P.O. Box 530210, Atlanta, GA 30353-0210
517976861	+ Wells Fargo Card Services, P.O. Box 9210, Des Moines, IA 50306-9210

**TOTAL: 5**

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
smg	Email/Text: usanj.njbankr@usdoj.gov	Aug 10 2023 20:39:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Aug 10 2023 20:39:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517976841	+ Email/PDF: bncnotices@becket-lee.com	Aug 10 2023 20:48:18	American Express, 200 Vesey Street, New York, NY 10285-0002
518018700	Email/PDF: bncnotices@becket-lee.com	Aug 10 2023 20:49:32	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517976842	+ Email/PDF: gecscdi@recoverycorp.com	Aug 10 2023 20:36:58	Banana Republic, P.O. Box 965004, Orlando, FL 32896-5004
517976843	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 10 2023 20:48:50	Capital One, Bankruptcy Dept, P.O. Box 30273, Salt Lake City, UT 84130-0273
518017045	+ Email/PDF: ebn_ais@aisinfo.com	Aug 10 2023 20:48:35	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517976844	+ Email/Text: bankruptcy@cavps.com	Aug 10 2023 20:40:00	Cavalry, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
517983692	+ Email/Text: bankruptcy@cavps.com	Aug 10 2023 20:40:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
517976845	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 10 2023 20:49:00	Citibank, P.O. Box 6500, Sioux Falls, SD 57117-6500
518128733	+ Email/PDF: ebn_ais@aisinfo.com	Aug 10 2023 20:48:37	Directv, LLC, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517976846	+ Email/PDF: gecscdi@recoverycorp.com	Aug 10 2023 20:48:44	Gap, Synchrony Bank, P.O. Box 965004, Orlando, FL 32896-5004
517976847	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Aug 10 2023 20:39:00	J. Crew, Comenity Bank Bankruptcy Dept, P.O. Box 182125, Columbus, OH 43218-2125
518144152	Email/PDF: resurgentbknotifications@resurgent.com	Aug 10 2023 20:36:42	LVNV Funding LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

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517976848	+ Email/PDF: gecsed@recoverycorp.com	Aug 10 2023 20:48:58	Lowe's, Synchrony Bank, Bankruptcy Dept, P.O. Box 965060, Orlando, FL 32896-5060
517976849	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 10 2023 20:39:00	Midland Funding, 2365 Northside Drive, Ste 300, San Diego, CA 92108-2710
518048532	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 10 2023 20:39:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
517976850	+ Email/PDF: gecsed@recoverycorp.com	Aug 10 2023 21:01:49	Old Navy, Synchrony Bank, P.O. Box 965036, Orlando, FL 32896-5036
518046939	Email/Text: Bankruptcy.Notices@pnc.com	Aug 10 2023 20:38:00	PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101
517976852	Email/Text: Bankruptcy.Notices@pnc.com	Aug 10 2023 20:38:00	PNC Bank, 2730 Liberty Ave, Pittsburgh, PA 15222
518072644	Email/Text: Bankruptcy.Notices@pnc.com	Aug 10 2023 20:38:00	PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342
517976853	+ Email/Text: Bankruptcy.Notices@pnc.com	Aug 10 2023 20:38:00	PNC Bank/HELOC, 2730 Liberty Ave, Pittsburgh, PA 15222-4747
518143267	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 10 2023 20:48:32	Portfolio Recovery Associates, LLC, c/o Gap, POB 41067, Norfolk VA 23541
518143272	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 10 2023 20:49:26	Portfolio Recovery Associates, LLC, c/o Old Navy, POB 41067, Norfolk VA 23541
517976851	+ Email/PDF: gecsed@recoverycorp.com	Aug 10 2023 20:49:26	Paypal/Synchrony Bank, Bankruptcy Department, P.O. Box 965060, Orlando, FL 32896-5060
517976854	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Aug 10 2023 20:39:00	Pottery Barn, Comenity Bank, P.O. Box 182789, Columbus, OH 43218-2789
518133624	Email/Text: bnc-quantum@quantum3group.com	Aug 10 2023 20:39:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
518049266	Email/Text: bnc-quantum@quantum3group.com	Aug 10 2023 20:39:00	Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788
517976855	+ Email/Text: DeftBkr@santander.us	Aug 10 2023 20:39:00	Santander Bank, P.O. Box 841002, Boston, MA 02284-1002
518020855	+ Email/Text: enotifications@santanderconsumerusa.com	Aug 10 2023 20:39:00	Santander Consumer USA Inc., P.O. Box 961245, Fort Worth, TX 76161-0244
518018019	+ Email/Text: enotifications@santanderconsumerusa.com	Aug 10 2023 20:39:00	Santander Consumer USA, Inc., P.O. Box 560284, Dallas, TX 75356-0284
517978017	+ Email/PDF: gecsed@recoverycorp.com	Aug 10 2023 20:37:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517976856	+ Email/PDF: gecsed@recoverycorp.com	Aug 10 2023 20:48:46	Synchrony Bank, Bankruptcy Dept, P.O. Box 965060, Orlando, FL 32896-5060
517976857	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Aug 10 2023 20:39:00	Talbots, 175 Beal St, Hingham, MA 02043-1512
517976859	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Aug 10 2023 20:39:00	Victoria's Secret, Comenity Bank, P.O. Box 182789, Columbus, OH 43218-2789
517976860	+ Email/PDF: gecsed@recoverycorp.com	Aug 10 2023 20:37:20	Walmart, Synchrony Bank, P.O. Box 965024, Orlando, FL 32896-5024
518048039	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Aug 10 2023 20:37:20	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
517976840	+ Email/PDF: gecsed@recoverycorp.com	Aug 10 2023 20:37:22	amazon.com, Synchrony Bank, P.O. Box 965004, Orlando, FL 32896-5004

TOTAL: 38

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Santander Consumer USA Inc., PO Box 961245, Fort Worth, TX 76161-0244
518064501	*+	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 12, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 10, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
John R. Morton, Jr.	on behalf of Creditor Santander Consumer USA Inc. ecfmail@mortoncraig.com mortoncraigecf@gmail.com
Kevin Gordon McDonald	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com
Steven J. Abelson	on behalf of Debtor Susan Callari sjaesq@atrbklaw.com atrbk1@gmail.com;r49787@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7